



**LOW & LOW, ESQUIRES**  
**STANLEY W. LOW, ESQ. SL-6553**  
**RUSSELL L. LOW, ESQ. RL-4745**  
Corporate 505  
505 Main Street, Suite 304  
Hackensack, New Jersey 07601  
(201) 343-4040  
Attorneys for Debtor(s)

**Order Filed on January 11, 2018**  
**by Clerk**  
**U.S. Bankruptcy Court**  
**District of New Jersey**

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In Re: : CHAPTER 13

: CASE NO.: 15-32892

**Angel V. Saguay**  
**Marcelina A. Zuniga**

: Honorable Vincent F. Papalia

Debtor : Hearing Date: January 4, 2018 at 11:00 a.m.

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**ORDER TO REOPEN BANKRUPTCY MATTER**

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The relief set forth on the following pages is hereby **ORDERED**.

**DATED: January 11, 2018**

  
\_\_\_\_\_  
**Honorable Vincent F. Papalia**  
**United States Bankruptcy Judge**

Upon the motion of Debtors, and for good cause shown, it is ORDERED as follows:

1. The case is reopened.\*
2. X ~~X~~ <sup>The Chapter 13</sup> Trustee shall be appointed.\*\*  
A Trustee shall not be appointed.
3. The case shall be immediately reclosed.  
The case shall be closed within days.  
X The case shall be reviewed within <sup>ninety (90)</sup> days for closing eligibility.

The successful party shall serve this Order on the debtor, <sup>Bank of America and its counsel, if known,</sup> any trustee and all parties  
who entered an appearance on this motion/within three (3) business days of its entry.

\*For the purpose of filing the appropriate motion(s) to avoid liens and reclassify claims of Bank of America. The motion(s) shall be filed and served within fourteen days of entry of this Order.

\*\*For the limited purpose of monitoring the ongoing proceedings in this case.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Angel V. Saguay  
Marcelina A. Zuniga  
Debtors

Case No. 15-32892-VFP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jan 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 14, 2018.

db/jdb +Angel V. Saguay, Marcelina A. Zuniga, 115 Mount Prospect Avenue, Newark, NJ 07104-1013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 14, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 12, 2018 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR BANC OF AMERICA FUNDING 2009-FT1 TRUST, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2009-FT1  
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
Francesca Ann Arcure on behalf of Creditor Nationstar Mortgage LLC as servicing agent for U.S. Bank National Association, as Trustee for Banc of America Funding 2009-FT1 Trust, Mortgage Pass-Through Certificates, Series 2009-FT1 nj\_ecf\_notices@buckleymadole.com, NJ\_ECF\_Notices@McCalla.com  
Francesca Ann Arcure on behalf of Creditor Nationstar Mortgage LLC  
nj\_ecf\_notices@buckleymadole.com, NJ\_ECF\_Notices@McCalla.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Russell L. Low on behalf of Joint Debtor Marcelina A. Zuniga rbear611@aol.com, ecf@lowbankruptcy.com;r57808@notify.bestcase.com  
Russell L. Low on behalf of Debtor Angel V. Saguay rbear611@aol.com, ecf@lowbankruptcy.com;r57808@notify.bestcase.com

TOTAL: 6